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Attorney Docket No. 24591-025

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Golden  
Serial No.: 09/541,197  
Filed: April 3, 2000  
For: SYSTEM AND METHOD FOR PROVIDING SECURE  
RETIREMENT BENEFITS VIA A CONVERSION PROCESS

Examiner: Siegfried E. Chencinski  
Art Unit: 3628

Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT AND REPLY TO NON-FINAL OFFICE ACTION  
MAILED SEPTEMBER 16, 2004

Sir:

Responsive to the Office Action mailed September 16, 2004, Applicant submits this response to the issues raised therein.

INTRODUCTORY COMMENTS

Applicant submits this amendment and reply to the non-final Office Action dated September 16, 2004 as the submission required for filing the Request for Continued Examination (RCE) pursuant to 37 C.F.R. § 1.114 being submitted herewith.

AMENDMENTS

Amendments to Claims Under 37 C.F.R. § 1.121(c)

Applicant respectfully requests cancellation of Claims 1-54, and amendment of the present application to include new Claims 55-94, as provided below.

1.-54. Cancelled.